

**Fill in this information to identify the case:**

Debtor 1 William Martin Kitchin

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA  
(State)

Case number 18-00057-HWV

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

**Name of creditor:** U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT

**Court claim no. (if known):** 7-1

**Last 4 digits** of any number you use to identify the debtor's account: 0 7 3 3

**Property address:** 180 Durham Drive  
Number Street

Chambersburg PA 17202  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 06/01/2023  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Lauren M. Moyer, Esq  
Signature

Date May 16, 2023

Print Lauren M. Moyer, Esq  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Friedman Vartolo LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 1325 Franklin Avenue, Suite 160  
Number Street

Garden City NY 11530  
City State ZIP Code

Contact phone (212) 471 - 5100

Email bankruptcy@friedmanvartolo.com

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

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	:
	: CASE NO.: 18-00057-HWV
IN RE:	:
	: CHAPTER: 13
William Martin Kitchin,	:
	: HON. JUDGE.: Henry W. Van Eck
<i>Debtor(s)</i>	:

-----X

**CERTIFICATE OF SERVICE**

On May 16, 2023, I, Lauren M. Moyer, Esq, caused to be served a true copy of the annexed **RESPONSE TO FINAL CURE** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/ Lauren M. Moyer, Esq  
FRIEDMAN VARTOLO LLP  
1325 Franklin Avenue, Suite 160  
Garden City, New York  
11530 T: (212) 471-5100  
F: (212) 471-5150

**SERVICE LIST**

**WILLIAM MARTIN KITCHIN**

PO Box 301  
Fayetteville, PA 17222

***Debtor***

**PAUL DONALD MURPHY-AHLES**

*DETHLEFS PYKOSH & MURPHY*

2132 Market Street  
Camp Hill, PA 17011

***Debtor's Attorney***

**JACK N ZAHAROPOULOS**

*STANDING CHAPTER 13*

(Trustee)

8125 Adams Drive, Suite A  
Hummelstown, PA 17036

***Trustee***

**UNITED STATES TRUSTEE**

228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

***U.S. Trustee***